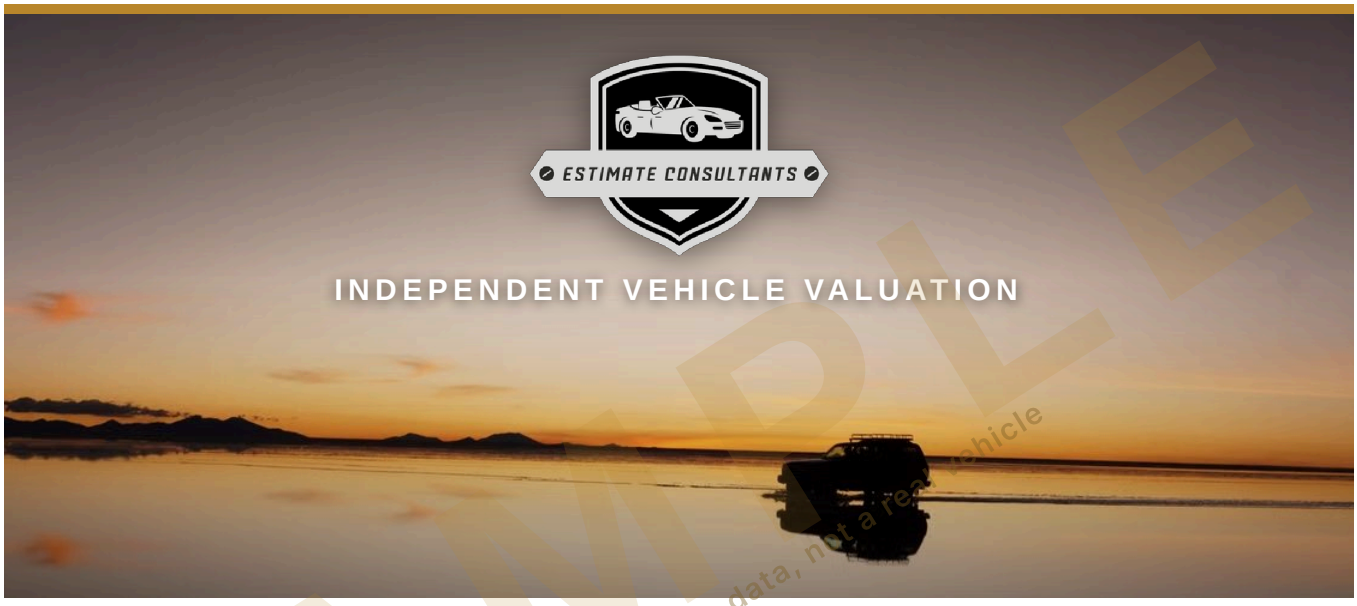
ESTIMATE CONSULTANTS

VALUATION REPORT

ACTUAL CASH VALUE / FMV · TOTAL LOSS

2021 HONDA CR-V EX-L AWD



SAMPLE
Example report with made-up data, not a real vehicle

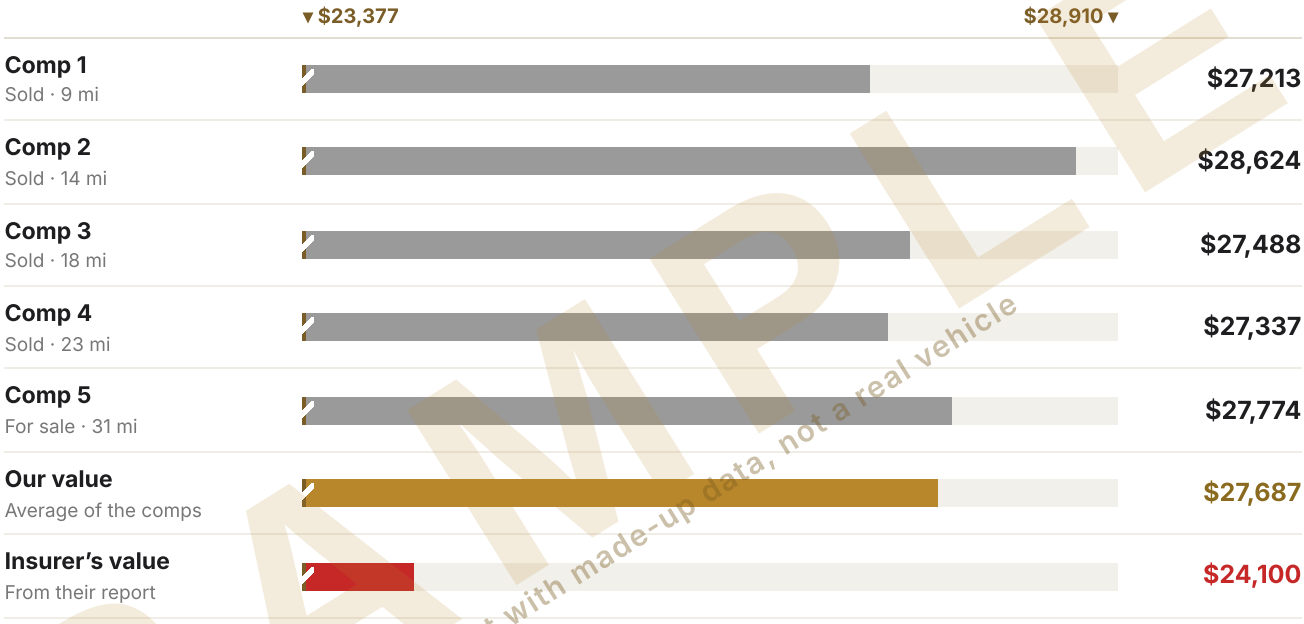
OUR MARKET VALUE	INSURER'S VEHICLE VALUE	DIFFERENCE
$27,687	$24,100	$3,587

VIN SAMPLE-VIN	MILEAGE 41,250	REPORT DATE 11/22/2026
REPORT ID SAMPLE	DATE OF LOSS 11/01/2026	COMPARABLES 5 (4 sold)

INDEPENDENT ◆ MARKET-BASED VALUATION

VALUE AT A GLANCE

We found 5 vehicles that match yours: same year, make, model, trim, engine and drivetrain, near 28202. Each has a clean title and a price in line with the others, and each was adjusted to your vehicle's exact mileage and option package. Our value is their average.



Scale starts at **$23,377**, not $0, so the differences between cars are easy to see.

SAMPLE
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Listing photo	Listing photo	Listing photo	Listing photo	Listing photo
Comp 1 $27,495 · 38,900 mi	**Comp 2** $26,350 · 47,800 mi	**Comp 3** $28,190 · 35,400 mi	**Comp 4** $26,995 · 44,100 mi	**Comp 5** $27,900 · 40,200 mi

HOW THE VALUE WAS FOUND

Comparable vehicles recently sold or for sale near you, the same method we use in our certified appraisals. Full details for every comparable are in section 07.

WHAT THE VALUE INCLUDES

The vehicle's value only, before sales tax, title and registration fees and any deductible.

01 IDENTIFICATION & SCOPE OF WORK

REPORT ID	REPORT DATE	EFFECTIVE DATE / LOSS DATE
SAMPLE	11/22/2026	11/01/2026
LOSS STATE	**TYPE OF VALUE**	**INTENDED USE**
NC	Actual Cash Value / FMV	Total loss valuation

02 VEHICLE IDENTIFICATION & TITLE BRAND AUDIT

YEAR	MAKE	MODEL
2021	Honda	CR-V
TRIM LEVEL	**MILEAGE**	**ZIP CODE**
EX-L AWD	41,250	28202
VEHICLE IDENTIFICATION NUMBER (VIN)		**TITLE STATUS & TITLE BRANDS**
SAMPLE-VIN		Clean title (no brands found)
FACTORY OPTION PACKAGE		**SOURCE**
Touring Package		

03 VEHICLE HISTORY REPORT NOTES

HISTORY SOURCE	CHECKED
Owner statement (sample)	11/22/2026

The owner stated the vehicle had a clean title (no salvage, rebuilt, flood or other brand) before this claim. The owner stated the vehicle had no accidents before this claim.

SAMPLE
Example report with made-up data, not a real vehicle

04 FAIR MARKET VALUE QUOTES / COMPS

- All comps match the year, make, model, trim, engine and drivetrain of the subject vehicle, with the same factory option package where one is available. The closest matches are used first; each comp's distance is shown in section 08.
- Comps are vehicles sold within 100 miles in the last 90 days, at their last list price, and vehicles currently for sale within 31 miles.
- Each comp has a clean title. Any comp priced more than 7% below the others is excluded as likely having accident history, and any priced more than 10% above the others is excluded as an outlier.
- Major factory option packages ($1,000+ on the window sticker) that differ from the subject vehicle are adjusted at their original sticker price, depreciated at the same rate as that comp, and checked against the price difference between listings with and without the package. Minor items and accessories are not adjusted.
- Mileages of comps are adjusted to match the mileage of the subject vehicle, so each price reflects the subject vehicle's exact mileage.
- Mileage is adjusted per the J.D. Power/NADA mileage adjustment table, based on vehicle class and age. The rate for this vehicle is listed below.

RATE PER MILE
$0.12 per mile
J.D. POWER/NADA MILEAGE ADJUSTMENT TABLE

COMP DOCUMENTATION
Photo, details and dealer listing for each comp in section 07

	COMP 1	COMP 2	COMP 3	COMP 4	COMP 5
DEALER	Sample Dealer A	Sample Dealer B	Sample Dealer C	Sample Dealer D	Sample Dealer E
STATUS	Sold 10/30/2026	Sold 10/18/2026	Sold 11/04/2026	Sold 09/27/2026	For sale
LIST PRICE	$27,495	$26,350	$28,190	$26,995	$27,900
DATE SOURCED	10/30/2026	10/18/2026	11/04/2026	09/27/2026	11/22/2026
MILEAGE	38,900	47,800	35,400	44,100	40,200
DIFFERENCE IN MILEAGE *from subject vehicle*	-2,350	+6,550	-5,850	+2,850	-1,050
OPTION PACKAGE *compared with the subject vehicle*	Same as subject	Different (adjusted)	Same as subject	Same as subject	Same as subject
OPTION ADJUSTMENT *depreciated package sticker price*	$0	+$1,488	$0	$0	$0
MILEAGE & OPTION-ADJUSTED VALUE *the value our average uses*	$27,213	$28,624	$27,488	$27,337	$27,774

SAMPLE
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MILEAGE & OPTION / ADJUSTMENT NOTES

Comp 1: 2,350 miles more than this comp × $0.12 = $282 subtracted from the list price. Same factory option package as the subject vehicle.

Comp 2: 6,550 miles fewer than this comp × $0.12 = $786 added to the list price. Subject has Touring Package (sticker $2,400) × 62% value retained = $1,488 added.

Comp 3: 5,850 miles more than this comp × $0.12 = $702 subtracted from the list price. Same factory option package as the subject vehicle.

Comp 4: 2,850 miles fewer than this comp × $0.12 = $342 added to the list price. Same factory option package as the subject vehicle.

Comp 5: 1,050 miles more than this comp × $0.12 = $126 subtracted from the list price. Same factory option package as the subject vehicle.

FAIR MARKET VALUE SUMMARY

	DEALER 1	DEALER 2	DEALER 3	DEALER 4	DEALER 5	AVERAGE
FAIR MARKET VALUE *Mileage and option adjusted to match the subject vehicle*	$27,213	$28,624	$27,488	$27,337	$27,774	$27,687

05 ACV RECONCILIATION SUMMARY

ADJUSTED BASELINE MARKET RETAIL VALUE	$27,687
INSURER'S VEHICLE VALUE (FOR COMPARISON)	$24,100
FINAL TOTAL LOSS ACTUAL CASH VALUE	**$27,687**

Before sales tax, title and registration fees, and any deductible, which are handled according to your policy and your state's rules.

Values are based on comparable vehicles for sale or recently sold when this report was prepared. Listings change over time.

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06 HOW TO USE THIS REPORT

- Send this report to your adjuster and ask them to review their valuation against these comparable vehicles.
- Compare each of their comparables with these: trim, mileage, distance, and any condition or negotiation deductions.
- Ask for a written response and a corrected valuation. Keep everything in writing.
- Don’t sign a release or accept payment until you’re satisfied with the value.

This report is a valuation tool for your own use. It is not an appraisal or a certified appraisal, and it is not legal advice.

WHEN YOU NEED A CERTIFIED APPRAISAL

This Valuation Report is prepared the same way as our certified appraisals, without the certification. It’s a tool for your own use. You need a certified appraisal when:

- You’re using your policy’s appraisal clause. Each side hires an appraiser, and we can act as yours.
- The insurer won’t change its value after reviewing this report.
- Someone needs a signed, certified value: small claims, arbitration, a lawsuit or an attorney.

The $99 you paid for this report counts toward a certified appraisal on this vehicle. Certified total loss appraisals are from $299. Call or text 910-333-6001.

SAMPLE
Example report with made-up data, not a real vehicle

07 COMPARABLE VEHICLE DETAILS

COMP 1 2021 Honda CR-V EX-L AWD

Dealer listing photo

Status	**Sold 10/30/2026**
Dealer	**Sample Dealer A**
Location	**Sample City** (9 mi)
VIN	**SAMPLE-COMP-1**
List price	**$27,495**
Mileage	**38,900**
Engine / drive	**1.5L I4 Turbo / AWD**
Factory package	**Same as subject**
Title status	**Clean**
Mileage adjustment	**−$282**
Option adjustment	**$0**
Mileage & option-adjusted value	**$27,213**

COMP 2 2021 Honda CR-V EX-L AWD

Dealer listing photo

Status	**Sold 10/18/2026**
Dealer	**Sample Dealer B**
Location	**Sample City** (14 mi)
VIN	**SAMPLE-COMP-2**
List price	**$26,350**
Mileage	**47,800**
Engine / drive	**1.5L I4 Turbo / AWD**
Factory package	**Not confirmed**
Title status	**Clean**
Mileage adjustment	**+$786**
Option adjustment	**+$1,488**
Mileage & option-adjusted value	**$28,624**

SAMPLE
Example report with made-up data, not a real vehicle

COMPARABLE VEHICLE DETAILS (CONTINUED)

COMP 3 2021 Honda CR-V EX-L AWD

Dealer listing photo

Status	**Sold 11/04/2026**
Dealer	**Sample Dealer C**
Location	**Sample City** (18 mi)
VIN	**SAMPLE-COMP-3**
List price	**$28,190**
Mileage	**35,400**
Engine / drive	**1.5L I4 Turbo / AWD**
Factory package	**Same as subject**
Title status	**Clean**
Mileage adjustment	**−$702**
Option adjustment	**$0**
Mileage & option-adjusted value	**$27,488**

COMP 4 2021 Honda CR-V EX-L AWD

Dealer listing photo

Status	**Sold 09/27/2026**
Dealer	**Sample Dealer D**
Location	**Sample City** (23 mi)
VIN	**SAMPLE-COMP-4**
List price	**$26,995**
Mileage	**44,100**
Engine / drive	**1.5L I4 Turbo / AWD**
Factory package	**Same as subject**
Title status	**Clean**
Mileage adjustment	**+$342**
Option adjustment	**$0**
Mileage & option-adjusted value	**$27,337**

SAMPLE
Example report with made-up data, not a real vehicle

COMPARABLE VEHICLE DETAILS (CONTINUED)

COMP 5 2021 Honda CR-V EX-L AWD

Dealer listing photo

Status	**For sale**
Dealer	**Sample Dealer E**
Location	**Sample City** (31 mi)
VIN	**SAMPLE-COMP-5**
List price	**$27,900**
Mileage	**40,200**
Engine / drive	**1.5L I4 Turbo / AWD**
Factory package	**Same as subject**
Title status	**Clean**
Mileage adjustment	**−$126**
Option adjustment	**$0**
Mileage & option-adjusted value	**$27,774**

SAMPLE
Example report with made-up data, not a real vehicle